IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: Confirmation No.: 7197

Margaret Sue Ellis Art Unit: 3634

Application No. 09/992,348 Examiner: Liu, I. Jung

Filed: November 21, 2001

For: CREDIT RISK MANAGING LOAN POOLS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

SECOND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (Under 37 C.F.R. § 1.97(b)(4) and § 1.98) AND STATEMENT OF RELATEDNESS (Under M.P.E.P. § 2001.06(b))

Sir

The Examiner is requested to consider the references noted on the enclosed Form PTO/SB/08a and PTO/SB/08b during examination of the above-identified patent application. The references are submitted for the Examiner's consideration and are submitted pursuant to the duty of disclosure under 37 C.F.R. § 1.56. In submitting the references, no representation is made or implied that the references are or are not material to the examination of the application. The Examiner is encouraged to make his or her own determination of materiality. Pursuant to 37 C.F.R. § 1.98(a)(2)(ii), photocopies of the U.S. patent and U.S. patent publication documents are not provided, unless required by the Office. Photocopies of the non-patent literature documents are provided herewith.

In satisfaction of the duty of disclosure under 37 C.F.R. § 1.56, and as required by M.P.E.P. § 2001.06(b), the Examiner is requested to consider the pending patent applications listed in "Attachment A," which are owned or licensed by the Assignee of the present application. The pending patent applications may include subject matter similar to that of the present application.

This Supplemental Information Disclosure Statement is being filed before the mailing date of a final action and after the filing of a Request for Continued Examination. Therefore, pursuant to 37 C.F.R. § 1.97(b)(4), no fees are due with respect to this filing. However, should any fees or petitions be required, please consider this a request therefor and authorization to charge Deposit Account No. 04-1415 as necessary.

If the Examiner has any questions, please contact the undersigned attorney.

Dated: August [, 2009

Respectfully submitted,

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Enclosures